



Order Filed on December 7, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA  
Trust 2015-1

In Re:

Nicole Suzanne Frazier, Patrick Anthony Frazier,

Debtors.

Case No.: 18-24038 KCF

Adv. No.:

Hearing Date: 9/12/18 @ 10:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 7, 2018**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".  
\_\_\_\_\_  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Debtor: Nicole Suzanne Frazier, Patrick Anthony Frazier

Case No.: 18-24038 KCF

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1, holder of a mortgage on real property located at 588 Conroy Avenue, Toms River, NJ, 08753, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and William H. Oliver, Esquire, attorney for Debtors, Nicole Suzanne Frazier and Patrick Anthony Frazier, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a contract to sell the subject property by January 31, 2019, or as may be extended by an application to extend the loss mitigation period or by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments in accordance with the terms of the Loss Mitigation Order while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is responsible for the difference between the adequate protection payment and the regular monthly payment for all the months while the sale is pending if the sale is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.





Suzann Persichetti  
23 North Warner Street  
Woodbury, NJ 08096

**Certificate of Notice Page 6 of 6**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Patrick Anthony Frazier  
Nicole Suzanne Frazier  
Debtors

Case No. 18-24038-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb +Patrick Anthony Frazier, Nicole Suzanne Frazier, 588 Conroy Avenue,  
Toms River, NJ 08753-4816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jonathan C. Schwalb on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb on behalf of Creditor Fay Servicing, LLC bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Michael R. DuPont on behalf of Creditor Rutgers Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Patrick Anthony Frazier bkwoliver@aol.com, R59915@notify.bestcase.com

William H. Oliver, Jr. on behalf of Joint Debtor Nicole Suzanne Frazier bkwoliver@aol.com, R59915@notify.bestcase.com

TOTAL: 9